

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/559,066-Conf. #1402
				Filing Date	May 3, 2006
				First Named Inventor	William Kennedy
				Art Unit	3691
				Examiner Name	H. M. Kazimi
Sheet	1	of	3	Attorney Docket Number	DLT-004

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1*	US-4,736,294	04-05-1988	Gill et al.	
	A2*	US-5,239,462	08-24-1993	Jones et al.	
	A3*	US-5,274,547	12-28-1993	Zoffel et al.	
	A4*	US-5,611,052	03-11-1997	Dykstra et al.	
	A5*	US-5,699,527	12-16-1997	Davidson	
	A6*	US-5,774,883	06-30-1998	Andersen et al.	
	A7*	US-5,797,133	08-18-1998	Jones et al.	
	A8*	US-5,867,799	02-02-1999	Lang et al.	
	A9*	US-5,930,776	07-27-1999	Dykstra et al.	
	A10*	US-5,940,811	08-17-1999	Norris	
	A11*	US-5,940,812	08-17-1999	Tengel et al.	
	A12*	US-5,966,699	10-12-1999	Zandi	
	A13*	US-6,014,645	01-11-2000	Cunningham	
	A14*	US-6,135,399	10-24-2000	Savoie et al.	
	A15*	US-6,233,566	05-15-2001	Levine et al.	
	A16*	US-6,603,487	08-05-2003	Bennett et al.	
	A17*	US-7,181,427	02-20-2007	DeFrancesco et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)			
	B1	EP-0629962	12-21-1994	IBM	

Examiner Signature		Date Considered	
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C5	"Barnett Arm Links With Auto Dealers" Bank Systems & Technology, Vol. 34, No. 4, April 1997, p. 14, 2 pages.	
	C6	"CMSI and HNC, Inc. Provide Credit Processing System" Bank Marketing, August 1993, p. 45, 1 page.	
	C7	"Department Store Reconfigures Credit Decision Process" Credit Risk Management Report, Vol. 2, No. 20, September 28, 1992, 2 pages.	
	C8	"Opportunities, Obstacles in Subprime Loan Market" Credit Risk Management Report, Vol. 6, Issue 4, February 26, 1996, 3 pages.	
	C9	"The Lure of the Subprime" Automotive News, No. 5673, August 12, 1996, p. 1i, 4 pages.	

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	C10	Baljko, "Automated Review System Drives BB&T's Subprime Loan Business" Bank Systems & Technology, Vol. 34, No. 7, July 1997, p. 62, 2 pages.		
	C11	Clark, "Royal Bank to Emphasize Indirect Auto Lending" American Banker, Vol. 163, No. 185, September 28, 1998, p. 17, 2 pages.		
	C12	Michaelson, "Outsource Financial Chooses CMSI" National Mortgage News, Vol. 22, No. 39, June 22, 1998, p. 39, 2 pages.		
	C13	Moyer, "Due Soon from Wells Fargo: 10-Minute Car Loans" American Banker, Vol. 161, No. 126, July 2, 1996, page 16, 2 pages.		
	C14	Wortmann, "Re-Engineering Update: Where Banks are Going to Filt Along the Information Highway" American Banker, Vol. 159, No. 98, April 1994, p. 7A, 3 pages.		
	C15	Office Action issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed March 31, 1998, 12 pages.		
	C16	Notice of Allowance issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed June 23, 1998, 5 pages.		
	C17	Office Action issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed September 27, 2001, 8 pages.		
	C18	Notice of Allowance issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed February 12, 2003, 12 pages.		
	C19	Office Action issued in related U.S. Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed June 6, 2007, 9 pages.		
	C20	Office Action issued in related U.S. Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed January 10, 2008, 5 pages.		
	C21	Office Action issued in related U.S. Application No. 10/650,389, Atty. Docket No. DLT-001DIV2, mailed October 3, 2007, 13 pages.		
	C22	Office Action issued in related U.S. Application No. 10/650,596, Atty. Docket No. DLT-001DIV3, mailed December 19, 2007, 10 pages.		
	C23	Office Action issued in related U.S. Application No. 10/702,568, Atty. Docket No. DLT-002DIV, mailed October 3, 2007, 13 pages.		
	C24	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed January 19, 2000, 14 pages.		
	C25	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 20, 2000, 12 pages.		
	C26	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed June 6, 2001, 10 pages.		
	C27	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 21, 2001, 12 pages.		
	C28	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed September 25, 2002, 9 pages.		
	C29	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed March 19, 2003, 12 pages.		
	C30	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed February 1, 2005, 8 pages.		
	C31	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed August 1, 2005, 6 pages.		

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	C32	Notice of Allowance issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed November 15, 2006, 7 pages.		
	C33	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed January 28, 2000, 10 pages.		
	C34	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed April 21, 2000, 10 pages.		
	C35	Notice of Allowance issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed August 2, 2000, 6 pages.		
	C36	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed September 8, 2006, 7 pages.		
	C37	Final Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed June 5, 2007, 8 pages.		
	C38	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed February 25, 2008, 9 pages.		
	C39	Office Action issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed April 21, 2000, 13 pages.		
	C40	Notice of Allowance issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed August 14, 2000, 7 pages.		
	C41	International Preliminary Report on Patentability, Chapter II, for corresponding PCT Application No. PCT/US2004/025866, completed June 27, 2005, 16 pages.		
	C42	International Search Report for corresponding PCT Application No. PCT/US2004/025866, mailed February 18, 2005, 1 page.		
	C43	Written Opinion for corresponding PCT Application No. PCT/US2004/025866, mailed February 18, 2005, 3 pages.		

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